

Information to identify the case:

Debtor 1	<u>Donna Jean Stemski</u>	Social Security number or ITIN	xxx-xx-2567
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20394-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna Jean Stemski

4/10/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donna Jean Stemski
Debtor

Case No. 19-20394-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 10, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2024:

Recip ID	Recipient Name and Address
db	+ Donna Jean Stemski, 857 Pleasant Hills Drive, Washington, PA 15301-2948
14986657	+ Amex/Bankruptcy / Macys, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14986670	+ Suntrust Bank/GreenSky, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 11 2024 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2024 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Apr 11 2024 04:05:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15013392	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:14:01	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986656	+ Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:14:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14986658	+ EDI: BANKAMER	Apr 11 2024 04:04:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15002930	+ EDI: BANKAMER2	Apr 11 2024 04:05:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14986659	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Cap1/dbarn, Capital One Retail Srvs/Attn: Bankruptcy, Po Box 30258, Salt Lake City, UT 84130-0258
14986660	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14986661	+ EDI: CAPITALONE.COM	Apr 11 2024 04:05:00	Capital One / Costco, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15013785	Email/PDF: bncnotices@becket-lee.com	Apr 11 2024 00:13:59	Capital One, N.A., c/o Becket and Lee LLP, PO

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Apr 10, 2024

Form ID: 3180W

Total Noticed: 44

			Box 3001, Malvern PA 19355-0701
15025017	+ Email/Text: RASEBN@raslg.com	Apr 11 2024 00:10:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15031762	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14986663	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14986664	+ EDI: CITICORP	Apr 11 2024 04:05:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14986665	+ EDI: WFNNB.COM	Apr 11 2024 04:05:00	Comenitybank/kayjewe, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15031867	EDI: CRFRSTNA.COM	Apr 11 2024 04:04:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14986666	+ EDI: CRFRSTNA.COM	Apr 11 2024 04:04:00	Credit First NA / Firestone, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
14986677	EDI: CITICORP	Apr 11 2024 04:05:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15031172	EDI: Q3G.COM	Apr 11 2024 04:05:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14986667	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Apr 11 2024 00:10:00	EnerBank USA, 1245 Brickyard Rd., Ste. 600, Salt Lake City, UT 84106-2562
14997190	+ Email/Text: bankruptcy@greenskycredit.com	Apr 11 2024 00:10:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15226984	EDI: JEFFERSONCAP.COM	Apr 11 2024 04:05:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14986662	EDI: JPMORGANCHASE	Apr 11 2024 04:04:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14986668	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 11 2024 00:10:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15006813	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2024 00:13:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15202036	EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15031592	EDI: PRA.COM	Apr 11 2024 04:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14988454	+ EDI: PRA.COM	Apr 11 2024 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15031865	+ Email/PDF: ebnotices@pnmac.com	Apr 11 2024 00:27:27	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14986669	+ Email/PDF: ebnotices@pnmac.com	Apr 11 2024 00:13:58	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15027405	EDI: Q3G.COM	Apr 11 2024 04:05:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14986671	+ EDI: SYNC	Apr 11 2024 04:04:00	Synchrony Bank/ JC Penney, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986672	+ EDI: SYNC	Apr 11 2024 04:04:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986673	+ EDI: SYNC		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Apr 10, 2024

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14986674	+ EDI: SYNC	Apr 11 2024 04:04:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14986675	+ EDI: SYNC	Apr 11 2024 04:04:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15032021	+ Email/Text: bncmail@w-legal.com	Apr 11 2024 04:04:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14986676	+ EDI: WTRRN BANK.COM	Apr 11 2024 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15004681	EDI: WFFC2	Apr 11 2024 04:05:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
14986678	+ EDI: WFFC2	Apr 11 2024 04:05:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		Apr 11 2024 04:05:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES LLC
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court., Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Donna Jean Stenski ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

District/off: 0315-2

User: auto

Page 4 of 4

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Scott R. Lowden

on behalf of Debtor Donna Jean Stenski lowdenscott@gmail.com

TOTAL: 5